

IN THE CLAIMS:

Please cancel claims 9-16 and 18, without prejudice, and please amend Claims 1, 3, 17 and 19 as provided in the following Listing of Claims:

Listing of Claims:

Claim 1. (Currently Amended) An apparatus for providing marketing, advertising, or promotional, materials or information along with an account bill, an account billing statement, an account statement, or an account correspondence, comprising:

a<sup>1</sup> a memory device for storing at least one of account information, account billing information, account statement information, marketing information, advertising information, and promotional information;

a processor for automatically detecting ~~the~~ a scheduled generation of at least one of an account bill, an account billing statement, an account statement, and an account correspondence, wherein the processor at least one of automatically identifies and automatically selects at least one of marketing materials,

advertising materials, and promotional materials, to be provided with the at least one of an account bill, an account billing statement, an account statement, and an account correspondence, and further wherein the processor generates the at least one of marketing materials, advertising materials, and promotional materials; and

an output device for outputting the at least one of marketing materials, advertising materials, and promotional materials in hard copy form for physical mail delivery along with the at least one of an account bill, an account billing statement, an account statement, and an account correspondence.

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Claim 2. (Previously Presented) The apparatus of claim 1, wherein the at least one of marketing materials, advertising materials, and promotional materials, contains information regarding at least one of a good, a product, a service, information, and a subscription for at least one of a good, a product, a service, information, a magazine, a newspaper, and a periodical.

Claim 3. (Currently Amended) The apparatus of claim 1, wherein the processor generates the at least one of an account bill, an account billing statement, an account statement, and an

account correspondence, and further wherein the output device outputs the at least one of an account bill, an account billing statement, an account statement, and an account correspondence in hard copy form.

a<sup>1</sup> Claim 4. (Previously Presented) The apparatus of claim 1, wherein the account is at least one of a credit card account, a credit account, a debit account, a bank account, a checking account, an electronic money account, a utility account, an electricity account, a gas account, a telephone account, a telephone calling card account, a services account, and a subscription account.

Claim 5. (Previously Presented) The apparatus of claim 1, wherein the processor at least one of identifies and selects the at least one of marketing materials, advertising materials, and promotional materials, from at least one of merchant selected information, advertiser selected information, and account holder request information.

Claim 6. (Previously Presented) The apparatus of claim 1, wherein the output device is a printer.

Claim 7. (Previously Presented) The apparatus of claim

1, further comprising:

a receiver for receiving at least one of the at least one of marketing materials, advertising materials, and promotional materials, merchant instructions for disseminating the at least one of marketing materials, advertising materials, and promotional materials, advertiser instructions for disseminating the at least one of marketing materials, advertising materials, and promotional materials, and account holder requests to receive the at least one marketing materials, advertising materials, and promotional materials.

Claim 8. (Previously Presented) The apparatus of claim 1, wherein the apparatus is at least one of a computer, a computer system, a network computer, and a server computer.

Claims 9-16 (Canceled)

Claim 17. (Currently Amended) A method for providing marketing, advertising, or promotional, materials or information along with an account bill, an account billing statement, an account statement, or an account correspondence, comprising:

storing at least one of account information, account billing information, account statement information, marketing information, advertising information, and promotional information, in a memory device;

automatically detecting the a scheduled generation of at least one of an account bill, an account billing statement, an account statement, and an account correspondence, with a processing device;

Q' at least one of automatically identifying and automatically selecting at least one of marketing materials, advertising materials, and promotional materials, to be provided with the at least one of an account bill, an account billing statement, an account statement, and an account correspondence, with the processing device;

generating the at least one of marketing materials, advertising materials, and promotional materials, with the processing device; and

at least one of outputting the at least one of marketing materials, advertising materials, and promotional materials, and transmitting the at least one marketing materials,

advertising materials, and promotional materials, ~~to a~~  
~~communication device associated with an account holder~~ in hard  
copy form for physical mail delivery along with the at least one  
of an account bill, an account billing statement, an account  
statement, and an account correspondence.

Claim 18. (Canceled)

Claim 19. (Currently Amended) The method of  
claim 17, further comprising:

Q' generating the at least one of an account bill,  
an account billing statement, an account statement, and an  
account correspondence; and

at least one of outputting and transmitting the  
at least one of an account bill, an account billing statement, an  
account statement, and an account correspondence, in hard copy  
form.

Claim 20. (Previously Presented) The method of  
claim 17, wherein the at least one of marketing materials,  
advertising materials, and promotional materials, contains at  
least one of at least one of a link and a hyperlink to at least

one of a merchant, a vendor, an advertiser, and information regarding at least one of a good, a product, a service, information, and a subscription, and information regarding at least one of a good, a product, a service, information, and a subscription for at least one of a good, a product, a service, information, a magazine, a newspaper, and a periodical, and further wherein the account is at least one of a credit card account, a credit account, a debit account, a bank account, a checking account, an electronic money accounts, a utility account, an electricity account, a gas account, a telephone account, a telephone calling card account, a services account, and a subscription account.

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